

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF WISCONSIN

In Re: ERIC P. NEAL
ROSA M. NEAL

CASE NO.13-36397-mdm
CHAPTER 13

Debtors.

**OBJECTION OF DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR
FREMONT HOME LOAN TRUST 2006-3, ASSET-BACKED CERTIFICATES, SERIES 2006-3
TO MOTION TO PARTICIPATE IN MORTGAGE MODIFICATION MEDIATION PROGRAM**

NOW COMES Deutsche Bank National Trust Company, as Trustee for Fremont Home Loan Trust 2006-3, Asset-Backed Certificates, Series 2006-3 ("Creditor"), by its attorneys, Kohner, Mann & Kailas, S.C., to object to the motion to participate in the local mortgage modification mediation program and, in support of its objection, states as follows:

1. Eric P. Neal & Rosa M. Neal ("Debtors") previously applied for loan modification, financial information was reviewed, and modification was denied in December 2013 because the current monthly payment already met standards for affordability.

2. Creditor declines to participate in the voluntary mortgage modification mediation program due to recent prior review and denial.

WHEREFORE, Creditor requests that the Court enter an Order denying Debtor's motion to participate in the local mortgage modification mediation program and any further relief as may be just and equitable.

Dated this 19th day of February, 2014.

KOHNER, MANN & KAILAS, S.C.
Attorneys for Creditor

By: /s/ Michael A. Fowdy
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CERTIFICATE OF SERVICE

STATE OF WISCONSIN)
) SS
COUNTY OF MILWAUKEE)

I, the undersigned, hereby certify that on 02/19/2014, I caused a true copy of the foregoing **Objection of Deutsche Bank National Trust Company, as Trustee for Fremont Home Loan Trust 2006-3, Asset-Backed Certificates, Series 2006-3 to Debtors' Motion to Participate in Mortgage Modification Mediation Program**, to be served upon the following parties by Notice of Electronic Filing:

Mary B. Grossman, Chapter 13 Trustee
Nathan E. DeLadurantey, Debtors Attorney
Office of the U.S. Trustee

I also caused to be manually served a true copy of the documents described above in a properly first-class, postpaid envelope bearing sender's name and return address, and addressed and mailed to:

Eric P. Neal and
Rosa M. Neal
4266 N. 75th Street
Milwaukee, WI 53216

By: /S/ Michael A. Fowdy
Michael A. Fowdy

Subscribed and sworn to before me
this 19th day of February, 2014.

/s/ Audrey Harris
Notary Public, Milwaukee County, WI
My commission expires: 1/11/2015